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USPS CERTIFIED MAIL



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LUCIEN MAHEU  
158 WATER STREET  
WATERVILLE, ME 04901





September 7, 2021

LUCIEN MAHEU  
158 WATER STREET  
WATERVILLE, ME 04901

**Account Number:**

**Property Address:** 158 WATER STREET  
WATERVILLE, ME 04901

**PLEASE READ THIS NOTICE CAREFULLY. TAKE ACTION TO AVOID THE LOSS OF YOUR PROPERTY.**

**NOTICE OF DEFAULT - RIGHT TO CURE**

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

The mortgage on the above referenced property is in default as a result of a failure to make payments as required by the Deed of Trust or Mortgage (Security Instrument). We have previously sent you letters and communications regarding this default in an attempt to resolve this matter. This letter provides information about the default and what rights you have to cure the default. SPS services this account and has been instructed on behalf of the lien holder to pursue remedies under the Security Instrument unless you take action to cure the default before the Cure Date shown below. The lien holder on this account is Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE1 Trust (c/o Select Portfolio Servicing, Inc., PO Box 65250 Salt Lake City, UT 84165-0250).

This letter provides notice of the following:

**The Default**

Payments have not been made under the Security Instrument as shown below.

**Action Required to Cure the Default**

To cure this default, the Amount Required to Cure \$8,689.88, as itemized below, must be paid on or before the Cure Date listed below.

**Amount Required to Cure the Default**

As of the date of this letter, the total amount required to satisfy the lien on the above referenced property and cure the default on the account is \$8,689.88 (Amount Required to Cure) as itemized below:

<b>Itemization of Amount Required to Cure</b> <b>Cure Date: 35 days from the date this notice is given</b>	
Payments outstanding for June 1, 2020	\$8,689.88
<i>Includes Escrow Payments (Taxes/Insurance) of \$171.13</i>	
Accrued Late Charges	\$0.00
Advances made on Customer's behalf	\$0.00
Escrow advance balance (Deficit)	\$0.00
<b>Total Amount Outstanding</b>	<b>\$8,689.88</b>
Unapplied balance	\$0.00
<b>AMOUNT REQUIRED AS OF September 7, 2021 TO CURE THE DEFAULT</b>	<b>\$ 8,689.88</b>

The Amount Required to Cure must be paid thirty-five (35) days from the date of this notice. The amount required to cure the default shown above does not include any amounts that accrue after the date of this notice. Additional payments may accrue and fees and other charges may continue to be assessed to your account after the date of this letter pursuant to the terms of the Security Instrument. In addition, there may be other fees, escrow advances or corporate advances that SPS paid on your behalf or advanced to your account not itemized in this letter. While these amounts are not required to cure the payment default, these amounts will still be added to the account balance. To obtain the amount required to bring the account current, please contact SPS at our toll free number 800-635-9698. SPS is not waiving its right to assess these outstanding amounts to the account at a later date. SPS's acceptance of one or more payments for less than the Amount Required to Cure shall not be deemed a waiver of any rights under the Security Instrument.

#### **Possible Consequences of Default**

If SPS does not receive the Amount Required to Cure by the Cure Date, or if some loss mitigation alternative to foreclosure has not started, SPS may initiate foreclosure proceedings against the property. In other words, SPS may accelerate all sums secured by the Security Instrument. If that happens, you may lose your home. A foreclosure will result in the involuntary loss of the property via sale to the lien holder or another person may acquire the property by means of foreclosure and sale, and you may be evicted. Once foreclosure is initiated, additional amounts for legal fees and costs may be incurred. These sums can be significant. They may be added to amounts secured by the Security Instrument, and they may be required to be paid, to the extent permitted by law, if you wish to reinstate or satisfy the lien after foreclosure is initiated.

#### **Payment Options**

If you choose to make a payment, please send payments to the following address:

Sent via US Mail to: <b>Select Portfolio Servicing, Inc.</b> <b>PO Box 65450 Salt Lake City, UT 84165-0450</b>	Sent via overnight courier to: <b>Select Portfolio Servicing, Inc.</b> <b>Attn: Remittance Processing</b> <b>3217 S. Decker Lake Dr., Salt Lake City, UT 84119</b>
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Payments may be submitted in the following forms:

- (a) Personal check
- (b) Money order
- (c) Bank wire (electronic funds transfer). Please contact SPS for the information necessary to complete a bank wire.

- (d) Certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency.
- (e) Western Union Quick Collect. Reference the account number above and deliver to Code City: Oswald, Code State: UT.

In some circumstances, you may be able to submit a payment through EZ Pay by calling 800-258-8602 or visiting our website at **[www.spsservicing.com](http://www.spsservicing.com)**. Please remember that EZ Pay payments clear quickly, and you must have the funds in your checking account on the day you ask us to process a payment. We will obtain your consent prior to initiating payment and will advise you of any fee for this service which may be up to \$15.00.

### **You Have Options to Avoid Foreclosure!**

You may have options available other than foreclosure. You may discuss available options with SPS or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

SPS is committed to home retention and offers many customer assistance programs designed to help customers avoid foreclosure. These programs are offered at no cost to our customers and are designed to help preserve home ownership or prevent foreclosure through structured repayment plans, special payment arrangements, modifications, short settlements, and deed-in-lieu options, if you are eligible. If you would like to learn more about these programs, you should immediately contact an SPS representative at our toll-free number, 800-635-9698, or visit our website at [www.spsservicing.com](http://www.spsservicing.com). Our representatives are available by phone Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

**If we can reach an agreement to resolve the default, we will not proceed with and/or commence foreclosure, as long as you comply with the agreement and continue to make sufficient payments.**

You may request mediation to explore options for resolving the default if legal action is commenced.

### **Counseling**

HUD approved home ownership counseling may be available to you. You should call 800-569-4287 or TDD 800-877-8339, or go to HUD's website at [www.hud.gov](http://www.hud.gov) to find the HUD-approved housing counseling agency nearest you or review the attached list of housing counseling agencies within the State of Maine.

### **Servicemembers Civil Relief Act (SCRA)**

SPS is committed to home ownership assistance for active servicemembers and veterans of the United States military. You may be entitled to certain protections under the federal Servicemembers Civil Relief Act (50 U.S.C. 3901 et seq.) regarding your interest rate and the risk of foreclosure if you are a servicemember or a dependent of a servicemember. Counseling for covered servicemembers is available at agencies such as Military OneSource (800-342-9647 or [www.militaryonesource.mil](http://www.militaryonesource.mil)) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>). Note: your state may have more expansive eligibility criteria than below. Please contact us as soon as possible if you have any questions or believe you may be eligible.

Eligible service may include, but is not limited to:

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard), or
- Reserve and National Guard personnel who have been activated and are on Federal active duty, or
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds, or
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration, or
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

Please send written notice of military service as soon as possible to:

Select Portfolio Servicing, Inc.  
PO Box 65250 Salt Lake City, UT 84165-0250

If you have questions regarding eligibility and application requirements, please call us at 800-258-8602.

**Your Rights**

If you wish to dispute your delinquency or the correctness of the Amount Required to Cure the Default, you may do so by providing a written dispute to SPS at the following address:

Select Portfolio Servicing, Inc.  
PO Box 65277 Salt Lake City, UT 84165-0277

You may call SPS at our toll free number 800-258-8602 to discuss your dispute. However, to protect your rights under federal law, you will need to provide written notice to SPS if you believe that your dispute is unresolved.

You also have the right to cure the default after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all of lienholder's reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorney's fees; and 4) do whatever lienholder reasonably requires to assure that lienholder's rights in the subject property, lienholder's rights under the Security Instrument, and your obligations under the Security Instrument remain unchanged. If you meet these requirements, you will be restored to all rights under the Security Instrument as though the default had not occurred. Also, you will have the right to have the enforcement of the Security Instrument discontinued and to have the Security Instrument remain fully effective as if immediate payment in full had never been required. You will have this right at any time before the earliest of; (a) five days before sale of the property under any power of sale granted by the Security Instrument; (b) another period as applicable law might specify for the termination of your right to have enforcement of the lien stopped; or (c) a judgment has been entered enforcing your Security Instrument. SPS requires that you pay reinstatement amounts in certified funds. Certified funds include a bank wire, cashier's bank check, attorney trust account check, title or escrow company check, or Western Union Quick Collect. Please contact SPS at 800-635-9698 for instructions on submitting these funds. If you reinstate, the Security Instrument shall remain fully effective as if no foreclosure action had started.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Security Instrument, and to present any other defenses that you may have.

**You have options to avoid foreclosure. THE TIME TO ACT IS NOW. Please call us at 800-635-9698.**

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**

This listing is current as of **05/04/2021**.

## Agencies located in MAINE

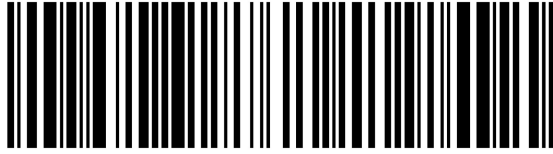
<p><b>Agency Name:</b> PENQUIS COMMUNITY ACTION PROGRAM <b>Phone:</b> 207-973-3500 <b>Toll Free:</b> <b>Fax:</b> <b>Email:</b> N/A <b>Address:</b> 262 Harlow Street BANGOR, Maine 04401-4952 <b>Counseling Services:</b></p> <ul style="list-style-type: none"><li>- Financial, Budgeting, and Credit Workshops</li><li>- Mortgage Delinquency and Default Resolution Counseling</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li></ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"><li>- English</li></ul> <p><b>Affiliation:</b> NEIGHBORHOOD REINVESTMENT CORP.DBA NEIGHBORWORKS AMERICA <b>Website:</b> <a href="http://www.penquis.org">http://www.penquis.org</a> <b>Agency ID:</b> 81649</p>	<p><b>Agency Name:</b> MIDCOAST MAINE COMMUNITY ACTION <b>Phone:</b> 207-442-7963 <b>Toll Free:</b> 800-221-2221 <b>Fax:</b> 207-442-0122 <b>Email:</b> <a href="mailto:info@mmcacorp.org">info@mmcacorp.org</a> <b>Address:</b> 34 Wing Farm Pkwy Bath, Maine 04530-1515 <b>Counseling Services:</b></p> <ul style="list-style-type: none"><li>- Rental Housing Workshops</li><li>- Services for Homeless Counseling</li></ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"><li>- English</li><li>- Spanish</li></ul> <p><b>Affiliation:</b> <b>Website:</b> <a href="http://midcoastmainecommunityaction.org">http://midcoastmainecommunityaction.org</a> <b>Agency ID:</b> 80502</p>
<p><b>Agency Name:</b> COASTAL ENTERPRISES, INCORPORATED <b>Phone:</b> 207-504-5900 <b>Toll Free:</b> 877-340-2649 <b>Fax:</b> <b>Email:</b> <a href="mailto:jason.thomas@ceimaine.org">jason.thomas@ceimaine.org</a> <b>Address:</b> 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510 <b>Counseling Services:</b></p> <ul style="list-style-type: none"><li>- Fair Housing Pre-Purchase Education Workshops</li><li>- Financial Management/Budget Counseling</li><li>- Home Improvement and Rehabilitation Counseling</li><li>- Mortgage Delinquency and Default Resolution Counseling</li><li>- Non-Delinquency Post Purchase Workshops</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li><li>- Predatory Lending Education Workshops</li><li>- Rental Housing Counseling</li><li>- Reverse Mortgage Counseling</li><li>- Services for Homeless Counseling</li></ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"><li>- English</li><li>- Spanish</li></ul> <p><b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. <b>Website:</b> <a href="http://www.ceimaine.org">http://www.ceimaine.org</a> <b>Agency ID:</b> 80985</p>	<p><b>Agency Name:</b> FOUR DIRECTIONS DEVELOPMENT CORPORATION <b>Phone:</b> 207-866-6545 <b>Toll Free:</b> <b>Fax:</b> <b>Email:</b> N/A <b>Address:</b> 20 Godfrey Dr Orono, Maine 04473-3610 <b>Counseling Services:</b></p> <ul style="list-style-type: none"><li>- Financial Management/Budget Counseling</li><li>- Financial, Budgeting, and Credit Workshops</li><li>- Home Improvement and Rehabilitation Counseling</li><li>- Non-Delinquency Post Purchase Workshops</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li></ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"><li>- English</li></ul> <p><b>Affiliation:</b> MAINE STATE HOUSING AUTHORITY <b>Website:</b> <a href="http://www.fourdirectionsmaine.org">http://www.fourdirectionsmaine.org</a> <b>Agency ID:</b> 83879</p>

<p><b>Agency Name:</b> AVESTA HOUSING DEVELOPMENT CORPORATION  <b>Phone:</b> 207-553-7780-3347  <b>Toll Free:</b> 800-339-6516  <b>Fax:</b> 207-553-7778  <b>Email:</b> ndigeronimo@avestahousing.org  <b>Address:</b> 307 Cumberland Avenue  PORTLAND, Maine 04101-4920  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Rental Housing Workshops</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  <b>Website:</b> www.avestahousing.org  <b>Agency ID:</b> 81144</p>	<p><b>Agency Name:</b> PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY  <b>Phone:</b> 207-797-7890  <b>Toll Free:</b>  <b>Fax:</b>  <b>Email:</b> crwaganje@prosperityme.org  <b>Address:</b> 62 Elm St. Ste 2  Portland, Maine 04101-3092  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- Arabic</li> <li>- English</li> <li>- Farsi</li> <li>- French</li> <li>- Other</li> <li>- Portuguese</li> <li>- Spanish</li> <li>- Swahili</li> <li>- Turkish</li> </ul> <p><b>Affiliation:</b> MAINE STATE HOUSING AUTHORITY  <b>Website:</b> http://www.prosperityme.org  <b>Agency ID:</b> 80649</p>
<p><b>Agency Name:</b> AROOSTOOK COUNTY ACTION PROGRAM, INC.  <b>Phone:</b> 207-764-3721  <b>Toll Free:</b>  <b>Fax:</b>  <b>Email:</b> N/A  <b>Address:</b> 771 Main St  Presque Isle, Maine 04769-2201  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> MAINE STATE HOUSING AUTHORITY  <b>Website:</b> http://www.acap-me.org  <b>Agency ID:</b> 83641</p>	<p><b>Agency Name:</b> YORK COUNTY COMMUNITY ACTION AGENCY  <b>Phone:</b> 207-459-2903  <b>Toll Free:</b>  <b>Fax:</b> 207-490-5026  <b>Email:</b> mesha.quinn@yccac.org  <b>Address:</b> 6 Spruce Street  SANFORD, Maine 04073-2917  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Services for Homeless Counseling</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  <b>Website:</b> http://www.yccac.org  <b>Agency ID:</b> 81150</p>
<p><b>Agency Name:</b> COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE  <b>Phone:</b> 207-333-6419  <b>Toll Free:</b>  <b>Fax:</b> 207-795-4069  <b>Email:</b> homequest@community-concepts.org  <b>Address:</b> 17 Market Sq  South Paris, Maine 04281-1533  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  <b>Website:</b> http://www.ccmaine.org/  <b>Agency ID:</b> 81580</p>	<p><b>Agency Name:</b> KENNEBEC VALLEY COMMUNITY ACTION PROGRAM  <b>Phone:</b> 800-542-8227  <b>Toll Free:</b>  <b>Fax:</b>  <b>Email:</b> info@kvcap.org  <b>Address:</b> 101 Water St  Waterville, Maine 04901-6339  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  <b>Website:</b> http://www.kvcap.org  <b>Agency ID:</b> 81685</p>



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USPS CERTIFIED MAIL



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MARY GAGE  
158 WATER STREET  
WATERVILLE, ME 04901



September 7, 2021

MARY GAGE  
158 WATER STREET  
WATERVILLE, ME 04901

**Account Number:**  
**Property Address:** 158 WATER STREET  
WATERVILLE, ME 04901

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The mortgage on the above referenced property is in default as a result of a failure to make payments as required by the Deed of Trust or Mortgage (Security Instrument). We have previously sent you letters and communications regarding this default in an attempt to resolve this matter. This letter provides information about the default and what rights you have to cure the default. SPS services this account and has been instructed on behalf of the lien holder to pursue remedies under the Security Instrument unless you take action to cure the default before the Cure Date shown below. The lien holder on this account is Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE1 Trust (c/o Select Portfolio Servicing, Inc., PO Box 65250 Salt Lake City, UT 84165-0250).

This letter provides notice of the following:

**The Default**

Payments have not been made under the Security Instrument as shown below.

**Action Required to Cure the Default**

To cure this default, the Amount Required to Cure \$8,689.88, as itemized below, must be paid on or before the Cure Date listed below.

**Amount Required to Cure the Default**

As of the date of this letter, the total amount required to satisfy the lien on the above referenced property and cure the default on the account is \$8,689.88 (Amount Required to Cure) as itemized below:

<b>Itemization of Amount Required to Cure</b> <b>Cure Date: 35 days from the date this notice is given</b>	
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<i>Includes Escrow Payments (Taxes/Insurance) of \$171.13</i>	
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Unapplied balance	\$0.00
<b>AMOUNT REQUIRED AS OF September 7, 2021 TO CURE THE DEFAULT</b>	<b>\$ 8,689.88</b>

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#### **Possible Consequences of Default**

If SPS does not receive the Amount Required to Cure by the Cure Date, or if some loss mitigation alternative to foreclosure has not started, SPS may initiate foreclosure proceedings against the property. In other words, SPS may accelerate all sums secured by the Security Instrument. If that happens, you may lose your home. A foreclosure will result in the involuntary loss of the property via sale to the lien holder or another person may acquire the property by means of foreclosure and sale, and you may be evicted. Once foreclosure is initiated, additional amounts for legal fees and costs may be incurred. These sums can be significant. They may be added to amounts secured by the Security Instrument, and they may be required to be paid, to the extent permitted by law, if you wish to reinstate or satisfy the lien after foreclosure is initiated.

#### **Payment Options**

If you choose to make a payment, please send payments to the following address:

Sent via US Mail to: <b>Select Portfolio Servicing, Inc.</b> <b>PO Box 65450 Salt Lake City, UT 84165-0450</b>	Sent via overnight courier to: <b>Select Portfolio Servicing, Inc.</b> <b>Attn: Remittance Processing</b> <b>3217 S. Decker Lake Dr., Salt Lake City, UT 84119</b>
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Payments may be submitted in the following forms:

- (a) Personal check
- (b) Money order
- (c) Bank wire (electronic funds transfer). Please contact SPS for the information necessary to complete a bank wire.

- (d) Certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency.
- (e) Western Union Quick Collect. Reference the account number above and deliver to Code City: Oswald, Code State: UT.

In some circumstances, you may be able to submit a payment through EZ Pay by calling 800-258-8602 or visiting our website at **[www.spsservicing.com](http://www.spsservicing.com)**. Please remember that EZ Pay payments clear quickly, and you must have the funds in your checking account on the day you ask us to process a payment. We will obtain your consent prior to initiating payment and will advise you of any fee for this service which may be up to \$15.00.

### **You Have Options to Avoid Foreclosure!**

You may have options available other than foreclosure. You may discuss available options with SPS or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

SPS is committed to home retention and offers many customer assistance programs designed to help customers avoid foreclosure. These programs are offered at no cost to our customers and are designed to help preserve home ownership or prevent foreclosure through structured repayment plans, special payment arrangements, modifications, short settlements, and deed-in-lieu options, if you are eligible. If you would like to learn more about these programs, you should immediately contact an SPS representative at our toll-free number, 800-635-9698, or visit our website at [www.spsservicing.com](http://www.spsservicing.com). Our representatives are available by phone Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

**If we can reach an agreement to resolve the default, we will not proceed with and/or commence foreclosure, as long as you comply with the agreement and continue to make sufficient payments.**

You may request mediation to explore options for resolving the default if legal action is commenced.

### **Counseling**

HUD approved home ownership counseling may be available to you. You should call 800-569-4287 or TDD 800-877-8339, or go to HUD's website at [www.hud.gov](http://www.hud.gov) to find the HUD-approved housing counseling agency nearest you or review the attached list of housing counseling agencies within the State of Maine.

### **Servicemembers Civil Relief Act (SCRA)**

SPS is committed to home ownership assistance for active servicemembers and veterans of the United States military. You may be entitled to certain protections under the federal Servicemembers Civil Relief Act (50 U.S.C. 3901 et seq.) regarding your interest rate and the risk of foreclosure if you are a servicemember or a dependent of a servicemember. Counseling for covered servicemembers is available at agencies such as Military OneSource (800-342-9647 or [www.militaryonesource.mil](http://www.militaryonesource.mil)) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>). Note: your state may have more expansive eligibility criteria than below. Please contact us as soon as possible if you have any questions or believe you may be eligible.

Eligible service may include, but is not limited to:

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard), or
- Reserve and National Guard personnel who have been activated and are on Federal active duty, or
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds, or
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration, or
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

Please send written notice of military service as soon as possible to:

Select Portfolio Servicing, Inc.  
PO Box 65250 Salt Lake City, UT 84165-0250

If you have questions regarding eligibility and application requirements, please call us at 800-258-8602.

**Your Rights**

If you wish to dispute your delinquency or the correctness of the Amount Required to Cure the Default, you may do so by providing a written dispute to SPS at the following address:

Select Portfolio Servicing, Inc.  
PO Box 65277 Salt Lake City, UT 84165-0277

You may call SPS at our toll free number 800-258-8602 to discuss your dispute. However, to protect your rights under federal law, you will need to provide written notice to SPS if you believe that your dispute is unresolved.

You also have the right to cure the default after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all of lienholder's reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorney's fees; and 4) do whatever lienholder reasonably requires to assure that lienholder's rights in the subject property, lienholder's rights under the Security Instrument, and your obligations under the Security Instrument remain unchanged. If you meet these requirements, you will be restored to all rights under the Security Instrument as though the default had not occurred. Also, you will have the right to have the enforcement of the Security Instrument discontinued and to have the Security Instrument remain fully effective as if immediate payment in full had never been required. You will have this right at any time before the earliest of; (a) five days before sale of the property under any power of sale granted by the Security Instrument; (b) another period as applicable law might specify for the termination of your right to have enforcement of the lien stopped; or (c) a judgment has been entered enforcing your Security Instrument. SPS requires that you pay reinstatement amounts in certified funds. Certified funds include a bank wire, cashier's bank check, attorney trust account check, title or escrow company check, or Western Union Quick Collect. Please contact SPS at 800-635-9698 for instructions on submitting these funds. If you reinstate, the Security Instrument shall remain fully effective as if no foreclosure action had started.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Security Instrument, and to present any other defenses that you may have.

**You have options to avoid foreclosure. THE TIME TO ACT IS NOW. Please call us at 800-635-9698.**

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**

This listing is current as of **05/04/2021**.

## Agencies located in MAINE

<p><b>Agency Name:</b> PENQUIS COMMUNITY ACTION PROGRAM <b>Phone:</b> 207-973-3500 <b>Toll Free:</b> <b>Fax:</b> <b>Email:</b> N/A <b>Address:</b> 262 Harlow Street BANGOR, Maine 04401-4952 <b>Counseling Services:</b></p> <ul style="list-style-type: none"><li>- Financial, Budgeting, and Credit Workshops</li><li>- Mortgage Delinquency and Default Resolution Counseling</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li></ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"><li>- English</li></ul> <p><b>Affiliation:</b> NEIGHBORHOOD REINVESTMENT CORP.DBA NEIGHBORWORKS AMERICA <b>Website:</b> <a href="http://www.penquis.org">http://www.penquis.org</a> <b>Agency ID:</b> 81649</p>	<p><b>Agency Name:</b> MIDCOAST MAINE COMMUNITY ACTION <b>Phone:</b> 207-442-7963 <b>Toll Free:</b> 800-221-2221 <b>Fax:</b> 207-442-0122 <b>Email:</b> <a href="mailto:info@mmcacorp.org">info@mmcacorp.org</a> <b>Address:</b> 34 Wing Farm Pkwy Bath, Maine 04530-1515 <b>Counseling Services:</b></p> <ul style="list-style-type: none"><li>- Rental Housing Workshops</li><li>- Services for Homeless Counseling</li></ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"><li>- English</li><li>- Spanish</li></ul> <p><b>Affiliation:</b> <b>Website:</b> <a href="http://midcoastmainecommunityaction.org">http://midcoastmainecommunityaction.org</a> <b>Agency ID:</b> 80502</p>
<p><b>Agency Name:</b> COASTAL ENTERPRISES, INCORPORATED <b>Phone:</b> 207-504-5900 <b>Toll Free:</b> 877-340-2649 <b>Fax:</b> <b>Email:</b> <a href="mailto:jason.thomas@ceimaine.org">jason.thomas@ceimaine.org</a> <b>Address:</b> 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510 <b>Counseling Services:</b></p> <ul style="list-style-type: none"><li>- Fair Housing Pre-Purchase Education Workshops</li><li>- Financial Management/Budget Counseling</li><li>- Home Improvement and Rehabilitation Counseling</li><li>- Mortgage Delinquency and Default Resolution Counseling</li><li>- Non-Delinquency Post Purchase Workshops</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li><li>- Predatory Lending Education Workshops</li><li>- Rental Housing Counseling</li><li>- Reverse Mortgage Counseling</li><li>- Services for Homeless Counseling</li></ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"><li>- English</li><li>- Spanish</li></ul> <p><b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. <b>Website:</b> <a href="http://www.ceimaine.org">http://www.ceimaine.org</a> <b>Agency ID:</b> 80985</p>	<p><b>Agency Name:</b> FOUR DIRECTIONS DEVELOPMENT CORPORATION <b>Phone:</b> 207-866-6545 <b>Toll Free:</b> <b>Fax:</b> <b>Email:</b> N/A <b>Address:</b> 20 Godfrey Dr Orono, Maine 04473-3610 <b>Counseling Services:</b></p> <ul style="list-style-type: none"><li>- Financial Management/Budget Counseling</li><li>- Financial, Budgeting, and Credit Workshops</li><li>- Home Improvement and Rehabilitation Counseling</li><li>- Non-Delinquency Post Purchase Workshops</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li></ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"><li>- English</li></ul> <p><b>Affiliation:</b> MAINE STATE HOUSING AUTHORITY <b>Website:</b> <a href="http://www.fourdirectionsmaine.org">http://www.fourdirectionsmaine.org</a> <b>Agency ID:</b> 83879</p>

<p><b>Agency Name:</b> AVESTA HOUSING DEVELOPMENT CORPORATION  <b>Phone:</b> 207-553-7780-3347  <b>Toll Free:</b> 800-339-6516  <b>Fax:</b> 207-553-7778  <b>Email:</b> ndigeronimo@avestahousing.org  <b>Address:</b> 307 Cumberland Avenue  PORTLAND, Maine 04101-4920  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Rental Housing Workshops</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  <b>Website:</b> www.avestahousing.org  <b>Agency ID:</b> 81144</p>	<p><b>Agency Name:</b> PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY  <b>Phone:</b> 207-797-7890  <b>Toll Free:</b>  <b>Fax:</b>  <b>Email:</b> crwaganje@prosperityme.org  <b>Address:</b> 62 Elm St. Ste 2  Portland, Maine 04101-3092  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- Arabic</li> <li>- English</li> <li>- Farsi</li> <li>- French</li> <li>- Other</li> <li>- Portuguese</li> <li>- Spanish</li> <li>- Swahili</li> <li>- Turkish</li> </ul> <p><b>Affiliation:</b> MAINE STATE HOUSING AUTHORITY  <b>Website:</b> http://www.prosperityme.org  <b>Agency ID:</b> 80649</p>
<p><b>Agency Name:</b> AROOSTOOK COUNTY ACTION PROGRAM, INC.  <b>Phone:</b> 207-764-3721  <b>Toll Free:</b>  <b>Fax:</b>  <b>Email:</b> N/A  <b>Address:</b> 771 Main St  Presque Isle, Maine 04769-2201  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> MAINE STATE HOUSING AUTHORITY  <b>Website:</b> http://www.acap-me.org  <b>Agency ID:</b> 83641</p>	<p><b>Agency Name:</b> YORK COUNTY COMMUNITY ACTION AGENCY  <b>Phone:</b> 207-459-2903  <b>Toll Free:</b>  <b>Fax:</b> 207-490-5026  <b>Email:</b> mesha.quinn@yccac.org  <b>Address:</b> 6 Spruce Street  SANFORD, Maine 04073-2917  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Services for Homeless Counseling</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  <b>Website:</b> http://www.yccac.org  <b>Agency ID:</b> 81150</p>
<p><b>Agency Name:</b> COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE  <b>Phone:</b> 207-333-6419  <b>Toll Free:</b>  <b>Fax:</b> 207-795-4069  <b>Email:</b> homequest@community-concepts.org  <b>Address:</b> 17 Market Sq  South Paris, Maine 04281-1533  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  <b>Website:</b> http://www.ccmaine.org/  <b>Agency ID:</b> 81580</p>	<p><b>Agency Name:</b> KENNEBEC VALLEY COMMUNITY ACTION PROGRAM  <b>Phone:</b> 800-542-8227  <b>Toll Free:</b>  <b>Fax:</b>  <b>Email:</b> info@kvcap.org  <b>Address:</b> 101 Water St  Waterville, Maine 04901-6339  <b>Counseling Services:</b></p> <ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul> <p><b>Languages:</b></p> <ul style="list-style-type: none"> <li>- English</li> </ul> <p><b>Affiliation:</b> NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  <b>Website:</b> http://www.kvcap.org  <b>Agency ID:</b> 81685</p>



## Bharath Lakshmanan

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Wednesday, September 8, 2021 1:27 PM  
**To:** MAINEREG  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----

### Mortgage Information

-----

Company providing the notice: Select Portfolio Servicing, Inc.

Owner of the mortgage: Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE1 Trust What term best describes the owner of the mortgage?: Securitized Pool Filer's Email Address: MAINEREG@spservicing.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Loan Resolution attn: Kevin Warren 3815 S. West Temple SLC, UT 84115 801-594-6408

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### Consumer Information

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Consumer First name: MARY

Consumer Middle Initial/Middle Name:

Consumer Last name: GAGE

Consumer Suffix:

Property Address line 1: 158 WATER STREET Property Address line 2:

Property Address line 3:

Property Address City/Town: WATERVILLE

Property Address State:

Property Address zip code: 04901

Property Address County: Kennebec

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### Notification Details

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Date notice was mailed: 9/7/2021

Amount needed to cure the default: 8689.88 Consumer Address line 1: 158 WATER STREET Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town: WATERVILLE

Consumer Address State: ME

Consumer Address zip code: 04901

## Bharath Lakshmanan

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Wednesday, September 8, 2021 1:28 PM  
**To:** MAINEREG  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Owner of the mortgage: Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE1 Trust What term best describes the owner of the mortgage?: Securitized Pool Filer's Email Address: MAINEREG@spservicing.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Loan Resolution attn: Kevin Warren 3815 S. West Temple SLC, UT 84115 801-594-6408

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### Consumer Information

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Consumer First name: LUCIEN

Consumer Middle Initial/Middle Name:

Consumer Last name: MAHEU

Consumer Suffix:

Property Address line 1: 158 WATER STREET Property Address line 2:

Property Address line 3:

Property Address City/Town: WATERVILLE

Property Address State:

Property Address zip code: 04901

Property Address County: Kennebec

-----

### Notification Details

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Date notice was mailed: 9/7/2021

Amount needed to cure the default: 8689.88 Consumer Address line 1: 158 WATER STREET Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town: WATERVILLE

Consumer Address State: ME

Consumer Address zip code: 04901

Track Another Package +

Tracking Number: 9214890107643212322480

Remove X

Your item has been delivered to the original sender at 9:40 am on October 6, 2021 in SALT LAKE CITY, UT 84165.

USPS Tracking Plus® Available ▾

Feedback

✓ Delivered, To Original Sender

October 6, 2021 at 9:40 am  
SALT LAKE CITY, UT 84165

Get Updates ▾

Text & Email Updates	▾
Return Receipt Electronic	▾
Tracking History	▴

**October 6, 2021, 9:40 am**

Delivered, To Original Sender

SALT LAKE CITY, UT 84165

Your item has been delivered to the original sender at 9:40 am on October 6, 2021 in SALT LAKE CITY, UT 84165.

**October 5, 2021, 8:44 am**

Available for Pickup

SALT LAKE CITY, UT 84165

**October 5, 2021, 8:08 am**

Out for Delivery

SALT LAKE CITY, UT 84115

**October 5, 2021, 7:57 am**

Arrived at Post Office

SALT LAKE CITY, UT 84115

**October 5, 2021, 3:38 am**

Departed USPS Regional Origin Facility

SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

**October 4, 2021, 7:37 am**

Arrived at USPS Regional Origin Facility

SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

**October 3, 2021**

In Transit to Next Facility

Feedback

**October 1, 2021, 4:14 pm**

Arrived at USPS Regional Facility

SHREWSBURY MA DISTRIBUTION CENTER

**September 28, 2021, 8:10 am**

Unclaimed/Being Returned to Sender

WATERVILLE, ME 04901

Reminder to Schedule Redelivery of your item

**September 11, 2021, 1:31 pm**

Notice Left (No Authorized Recipient Available)

WATERVILLE, ME 04901

**September 11, 2021, 7:16 am**

Out for Delivery

WATERVILLE, ME 04901

**September 11, 2021, 7:05 am**

Arrived at Post Office

WATERVILLE, ME 04901

**September 10, 2021, 8:52 pm**

Departed USPS Regional Facility

EASTERN ME DISTRIBUTION CENTER

**September 10, 2021, 11:15 am**

Arrived at USPS Regional Destination Facility

Feedback

EASTERN ME DISTRIBUTION CENTER

September 9, 2021, 2:14 am  
Departed USPS Regional Facility  
SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

September 8, 2021, 1:06 pm  
Arrived at USPS Regional Origin Facility  
SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

USPS Tracking Plus®

Product Information



Feedback

See Less ^

Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

FAQs

Track Another Package +

Tracking Number: 9214890107643212322206

Remove X

Your item has been delivered to the original sender at 9:40 am on October 6, 2021 in SALT LAKE CITY, UT 84165.

USPS Tracking Plus® Available ▾

Feedback

✓ Delivered, To Original Sender

October 6, 2021 at 9:40 am  
SALT LAKE CITY, UT 84165

Get Updates ▾

Text & Email Updates	▾
Return Receipt Electronic	▾
Tracking History	▴

**October 6, 2021, 9:40 am**

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SALT LAKE CITY, UT 84165

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In Transit to Next Facility

Feedback



**October 1, 2021, 4:14 pm**

Arrived at USPS Regional Facility  
SHREWSBURY MA DISTRIBUTION CENTER

---

**September 28, 2021, 8:10 am**

Unclaimed/Being Returned to Sender  
WATERVILLE, ME 04901

---

Reminder to Schedule Redelivery of your item

---

**September 11, 2021, 1:32 pm**

Notice Left (No Authorized Recipient Available)  
WATERVILLE, ME 04901

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**September 11, 2021, 7:16 am**

Out for Delivery  
WATERVILLE, ME 04901

---

**September 11, 2021, 7:05 am**

Arrived at Post Office  
WATERVILLE, ME 04901

---

**September 10, 2021, 8:52 pm**

Departed USPS Regional Facility  
EASTERN ME DISTRIBUTION CENTER

---

**September 10, 2021, 11:15 am**

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Feedback

EASTERN ME DISTRIBUTION CENTER

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SALT LAKE CITY UT NETWORK DISTRIBUTION CENTER

USPS Tracking Plus®

Product Information



Feedback

See Less ^

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FAQs